

United States Bankruptcy Court  
District of OregonIn re:  
Zulfriady Somadi  
DebtorCase No. 12-37242-rld  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0979-3

User: admin  
Form ID: DC7Page 1 of 3  
Total Noticed: 43

Date Rcvd: Dec 25, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2012.

db +Zulfriady Somadi, 2792 NW Palazza Way, Hillsboro, OR 97124-7703  
smg +Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, POB 14670, Salem, OR 97309-5013  
smg +US Attorney, US Attorney, 1000 SW 3rd Ave #600, Portland, OR 97204-2936  
smg +US Attorney General, Department of Justice, 10th & Constitution NW, Washington, DC 20530-0001  
99991186 +Bank of America, PO Box 982238, El Paso, TX 79998-2238  
99991187 +Bank of America NA, 450 American Stree # SV416, Simi Valley, CA 93065-6285  
100077270 +Benigna Andrade, 16201 Lake Forest Blvd, Lake Oswego, OR 97035-4025  
100077269 +Benigna Andrade, c/o John Bowles, 5200 SW Meadows Drive #150, Lake Oswego, OR 97035-0066  
99991193 +CKS Financial, 505 Independence Pkwy Ste 300, Chesapeake, VA 23320-5178  
99991195 +Financial Assistance, PO Box 7148, Bellevue, WA 98008-1148  
99991201 +Leading Edge Recovery Solutions, PO Box 129, Linden, MI 48451-0129  
99991203 +Metro West Ambulance, 5475 Northeast Dawson Creek Dr, Hillsboro, OR 97124-5797  
99991204 +Metropolitan Agencies, PO Box 825, McMinnville, OR 97128-0825  
99991205 +Multnomah County Circuit Court, Acct #: A0496489-01CMCP, 1021 SW 4th Ave, Portland, OR 97204-1113  
100077271 +Multnomah County Circuit Court, Case No: 120911132, 1021 SW 4th Ave, Portland, OR 97204-1113  
99991207 +NW Natural, PO Box 6017, Portland, OR 97228-6017  
99991209 +Palisades Collection LLC, PO Box 1244, Englewood Cliffs, NJ 07632-0244  
99991211 +Providence St Vincent Medical Center, PO Box 3396, Portland, OR 97208-3396  
99991212 +Restore Financial Services Network LLC, PO Box 20787, Portland, OR 97294-0787  
99991213 +Retriever Towing, 1551 NW Quimby St, Portland, OR 97209-2523  
99991214 +Southern Oregon Credit Service Inc, PO Box 4070, Medford, OR 97501-0148  
99991215 +The Commons at Timber Creek, 12450 Northwest Barnes Road, Portland, OR 97229-6012  
99991216 +Valley West Refuse Disposal, PO Box 5187, Beaverton, OR 97006-0187

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg EDI: ORREV.COM Dec 25 2012 21:28:00 ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2555  
cr EDI: ECAST.COM Dec 25 2012 21:28:00 eCAST Settlement Corporation, POB 35480, Newark, NJ 07193-5480  
99991188 +E-mail/Text: banko@bonnncoll.com Dec 25 2012 21:23:23 Bonneville Billing, PO Box 150621, Ogden, UT 84415-0621  
99991193 +EDI: CKSFNANCIAL.COM Dec 25 2012 21:28:00 CKS Financial, 505 Independence Pkwy Ste 300, Chesapeake, VA 23320-5178  
99991189 +EDI: CAPITALONE.COM Dec 25 2012 21:28:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
99991190 +E-mail/Text: bankruptcy@capvs.com Dec 25 2012 21:24:03 Cavalry Portfolio Service LLC, PO Box 27288, Tempe, AZ 85285-7288  
99991191 +EDI: CHASE.COM Dec 25 2012 21:28:00 Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298  
99991192 +EDI: CHASE.COM Dec 25 2012 21:28:00 Chase/Circuit City, PO Box 15298, Wilmington, DE 19850-5298  
99991194 EDI: DISCOVER.COM Dec 25 2012 21:28:00 Discover Card, PO Box 15316, Wilmington, DE 19850  
99991196 +E-mail/Text: ebnsterling@weltman.com Dec 25 2012 21:23:20 Friedlander's Jewelers, PO Box 740425, Cincinnati, OH 45274-0425  
99991197 +EDI: RMSC.COM Dec 25 2012 21:28:00 GE Capital/Pay Pal Smart Connection, PO Box 965005, Orlando, FL 32896-5005  
99991198 +EDI: HFC.COM Dec 25 2012 21:28:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253  
99991199 +EDI: HFC.COM Dec 25 2012 21:28:00 HSBC Card Services/Orchard Bank, PO Box 49352, San Jose, CA 95161-9352  
99991200 EDI: IRS.COM Dec 25 2012 21:28:00 Internal Revenue Service, Legal Notices, PO Box 7346, Philadelphia, PA 19101-7346  
99991202 +EDI: RESURGENT.COM Dec 25 2012 21:28:00 LVNV Funding LLC, PO Box 10497, Greenville, SC 29603-0497  
99991206 +E-mail/Text: oss@gilacorp.com Dec 25 2012 21:23:45 Municipal Services Bureau, 6505 Airport Blvd Ste 100, Austin, TX 78752-3630  
99991208 EDI: ORREV.COM Dec 25 2012 21:28:00 Oregon Department of Revenue, 955 Center St NE, Salem, OR 97301-2555  
99991210 +E-mail/Text: bknotices@professionalcredit.com Dec 25 2012 21:24:07 Professional Credit Services, 400 International Way, Springfield, OR 97477-7002  
99991185 EDI: AGFINANCE.COM Dec 25 2012 21:28:00 American General Finance, 600 N Royal Avenue, Evansville, IN 47715  
99991217 +EDI: WFFC.COM Dec 25 2012 21:28:00 Wells Fargo Bank, PO Box 5058, Portland, OR 97208-5058  
99991218 +EDI: WFFC.COM Dec 25 2012 21:28:00 Wells Fargo Financial, 4143 121 St, Urbandale, IA 50323-2310

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

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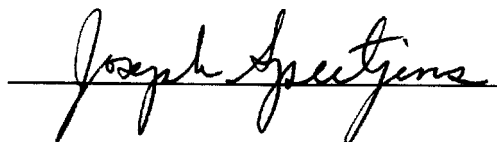
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 28, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 24, 2012 at the address(es) listed below:  
NONE.

TOTAL: 0

U.S. BANKRUPTCY COURT  
DISTRICT OF OREGON

**FILED**

December 24, 2012

Clerk, U.S. Bankruptcy Court

**Below is an order of the Court.**

  
U.S. Bankruptcy Judge

DC7 (3/5/09)

**UNITED STATES BANKRUPTCY COURT  
District of Oregon**

In re  
**Zulfriady Somadi**, xxx-xx-9450  
Debtor(s)

) Case No. **12-37242-rld7**  
)  
) CHAPTER 7 ORDER RE: DISCHARGE;  
) AND ORDER DISCHARGING TRUSTEE  
) AND CLOSING CH. 7 "NO ASSET" CASE  
)  
)  
)

It appearing that on 9/20/12 a bankruptcy petition was filed by the debtor(s); timely complaints filed pursuant to 11 USC §523(a) could be pending and the court could still order that any affected debt is nondischargeable, however no complaint objecting to the debtor's discharge pursuant to 11 USC §727 was timely filed (or such complaint was filed, and after due notice and hearing, was not sustained); each timely filed written reaffirmation agreement was either rescinded or not approved by the court; the trustee has filed a report of no assets and performed all other administrative duties as required; and therefore,

**IT IS ORDERED** that:

1. The debtor(s) shall be granted a discharge under §727 of Title 11, United States Code (the Bankruptcy Code).
2. The trustee is discharged as trustee of the debtor's estate; this case is closed; and the court shall retain jurisdiction over any adversary proceeding pending at the time of closure.

**EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as a debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited. The discharge prohibits any attempt to collect from a debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (If applicable there are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.) A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts that are Discharged. The Chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to Chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged. Some of the common types of debts which are not discharged in a Chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are for domestic support obligations, or debts to a spouse or former spouse for property settlement;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts the bankruptcy court specifically has decided or will decide in this case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**